

31. (New) The mobile terminal of claim 30, wherein the first network comprises a packet network and wherein the second network comprises a cellular telephone network.

32. (New) The mobile terminal of claim 30, wherein the input receives the account information during an incoming phone call to the mobile terminal, and wherein the account information is transmitted as audio signals.

33. (New) The mobile terminal of claim 32, wherein the mobile terminal is operable to detect a command preceding the audio signal and operable to record the account information after detecting the command.

34. (New) The mobile terminal of claim 31, wherein the application is transmitted during a session over the first network and wherein the account information is transmitted during a session over the second network, and wherein the session over the first network is initiated by the mobile terminal and wherein the session over the second network is initiated by a node sending the account information associated with the application for credit to the mobile terminal.

35. (New) The mobile terminal of claim 34, wherein the session over the first network is terminated prior to establishment of the session over the second network.

36. (New) The mobile terminal of claim 34, wherein the session over the first network is terminated after establishment of the session over the second network.--